

American Freedom Stars & Stripes

Fixed annuity rates for
MassMutual Ascend

American Freedom Stars & Stripes 5 Rates effective 12/21/2022	Base rate	Eff. yield	Guaranteed escalating rates				Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over	4.35%	4.65%	4.50%	4.65%	4.80%	4.95%	2.85%
Purchase payments under \$100,000	4.15%	4.45%	4.30%	4.45%	4.60%	4.75%	2.85%
No MVA available in: IN, MN, MO and OH							
Purchase payments \$100,000 and over	4.20%	4.50%	4.35%	4.50%	4.65%	4.80%	2.85%
Purchase payments under \$100,000	4.05%	4.35%	4.20%	4.35%	4.50%	4.65%	2.85%

American Freedom Stars & Stripes 7 Rates effective 12/21/2022	Base rate	Eff. yield	Guaranteed escalating rates						Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	
Purchase payments \$100,000 and over	4.15%	4.90%	4.40%	4.65%	4.90%	5.15%	5.40%	5.65%	2.85%
Purchase payments under \$100,000	4.00%	4.75%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	2.85%
No MVA available in: IN, MN, MO and OH									
Purchase payments \$100,000 and over	4.10%	4.85%	4.35%	4.60%	4.85%	5.10%	5.35%	5.60%	2.85%
Purchase payments under \$100,000	3.85%	4.60%	4.10%	4.35%	4.60%	4.85%	5.10%	5.35%	2.85%

Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term. The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

State Availability and Variations

Products available in all states except NY.

MN: Non-renewal version of American Freedom Stars & Stripes 5 required.

MS: Non-renewal version of American Freedom Stars & Stripes 7 required.

MD, MS, RI, OR and WA: Non-renewal version of both products required.

MA: Extended Care and Terminal Illness waivers not available.

MN and UT: Residents are only permitted to purchase annuity products within their resident state.

Product issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form numbers P1086811NW and P1081610NW. Contract form numbers and features may vary by state. All guarantees based on the claims-paying ability of MassMutual Ascend.

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Classification: General

AssuranceSelect Plus

Fixed-indexed annuity rates for

MassMutual Ascend

AssuranceSelect 5 Plus Rates effective 12/21/22	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	3.90%	3.75%
S&P 500 1-year point-to-point with cap	9.50% cap	9.00% cap
S&P 500 5-year cap lock annual point-to-point with cap	7.75% cap	7.50% cap
iShares U.S. Real Estate 1-year point-to-point with cap	11.00% cap	10.50% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	70% par. rate	65% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	75% par. rate	70% par. rate
SPDR Gold 1-year point-to-point with cap	12.50% cap	12.00% cap

AssuranceSelect 7 Plus Rates effective 12/21/22	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	4.60%	4.50%
S&P 500 1-year point-to-point with cap	10.00% cap	9.50% cap
S&P 500 7-year cap lock annual point-to-point with cap	8.00% cap	7.75% cap
iShares U.S. Real Estate 1-year point-to-point with cap	11.50% cap	11.00% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	75% par. rate	70% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	75% par. rate	70% par. rate
SPDR Gold 1-year point-to-point with cap	13.00% cap	12.50% cap

State Availability and Variations

AssuranceSelect 5 Plus and AssuranceSelect 7 Plus available in all states except: NY

CA: Contracts receive MVA rates but remain non-MVA.

MN and UT: Residents are only permitted to purchase annuity products within their resident state.

MA: Extended Care and Terminal Illness waivers not available.

AL, CO, IN, MA, NJ and OR: State-specific marketing materials required for certain products.

Minimum Guarantees: The guaranteed minimum declared rate is 2.85%. Point-to-point strategies with cap have a minimum cap guarantee of 2.85% for contract duration. Point-to-point strategies with participation rates have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 2.85%, minus withdrawals not including amounts applied to pay an early withdrawal charge a negative market value adjustment, or a rider charge.

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

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Classification: General

AssuranceSelect

Fixed-indexed annuity rates for

MassMutual Ascend

AssuranceSelect 5 Rates effective 9/21/22	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	3.50%	3.25%
S&P 500 1-year point-to-point with cap	8.00% cap	7.50% cap
iShares U.S. Real Estate 1-year point-to-point with cap	8.75% cap	8.00% cap

AssuranceSelect 7 Rates effective 9/21/22	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	3.60%	3.40%
S&P 500 1-year point-to-point with cap	8.25% cap	7.75% cap
S&P 500 1-year monthly averaging with cap	8.00% cap	7.50% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	65% par. rate	60% par. rate
SPDR Gold 1-year point-to-point with cap	9.50% cap	9.00% cap

State Availability and Variations

AssuranceSelect 5 and AssuranceSelect 7 available in all states except: NY

MA: Extended Care and Terminal Illness waivers not available.

MN and UT: Residents are only permitted to purchase annuity products within their resident state.

MO: Declared Rate Strategy not available with contracts that add the Inheritance Enhancer rider.

Inherited IRA and inherited non-qualified contracts not available on contracts with a rider.

OR: S&P 500 Risk Control annual point-to-point with participation rate indexed strategy not available with the AssuranceSelect 7.

AL, CO, IN, MA, NJ and OR: State-specific marketing materials required for certain products.

Minimum Guarantees: The guaranteed minimum declared rate is 2.85%. Point-to-point strategies with cap have a minimum cap guarantee of 2.85% for contract duration. Point-to-point strategies with participation rates have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 100% at 2.85%, minus withdrawals not including amounts applied to pay an early withdrawal charge, a negative market value adjustment, or a rider charge. The interest rate band is based on the initial purchase payment amount and applies for the life of the contract. AssuranceSelect 7 contracts issued before 1/7/13 may have different rates. Please contact the Sales Desk for current rates.

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